

**SYSTEMS AND METHODS FOR INTERACTIVELY EVALUATING A  
COMMERCIAL INSURANCE RISK**

**ABSTRACT**

A system and method for interactively evaluating a commercial insurance risk in an interactive insurance system comprising an agent interface, an carrier interface, and an interactive insurance server. Underwriting information comprising at least one underwriting rule corresponding to one or more classes of commercial insurance is received for a plurality of carriers at the interactive insurance server. Insurance information comprising a commercial insurance class for which a premium quotation is requested is received at the interactive insurance server and the insurance information and the underwriting information is stored in a database. The interactive insurance server retrieves at least one underwriting rule corresponding to the commercial insurance class for each of two or more insurance carriers and processes the insurance information in accordance with the respective underwriting rules to determine whether a premium quotation may be issued for each of the two or more insurance carriers.